```
Set      Items    Description
S1       53553    BANK? OR CYBERBANK? OR FINANCIAL()INSTITUTION? OR SAVINGS(-
                  2W)LOAN? OR S()L
S2        3050    (ACCOUNT? OR CHECKING? OR SAVINGS)(5N)(OPEN? OR NEW OR STA-
                  RT? OR CREATE? OR INITIAT? OR ESTABLISH? OR SECOND)
S3       17987    (IDENT? OR AUTHEN? OR COMPAR? OR CONFIRM? OR VERIF? OR AUT-
                  HOR?)(5N)(ACCOUNT? OR IDENTIT? OR INDIVIDUAL?)
S4      5798416   SECOND? OR FIRST OR OTHER OR ALREADY OR EXIST? OR PREVIOUS?
                  OR PRIOR OR CURRENT? OR ESTABLISH? OR ANOTHER? OR OUTSIDE?
S5         256    S1 AND S2
S6          43    S5 AND S3
S7          33    S4 AND S6
S8          12    S1(5N)S4(5N)S3
S9           5    S1 AND S2 AND (REFERENCE? OR REFERRAL?)
S10         59    S2(5N)S3
S11         24    S1 AND S10
S12         52    S7 OR S8 OR S9 OR S11
S13         38    S12 AND IC=G06F?
S14         51    S1 AND S2 AND (S3 OR REFERRAL OR REFER?)
S15         42    S14 AND IC=G06F?
S16         46    S15 OR S13
S17         32    S16 NOT AD>970331
S18         32    IDPAT (sorted in duplicate/non-duplicate order)
S19         32    IDPAT (primary/non-duplicate records only)
```
(Reviewed all)

File 344:Chinese Patents ABS Apr 1985-2000/Feb
        (c) 2000 European Patent Office
File 347:JAPIO Oct 1976-1999/Dec(UPDATED 000530)
        (c) 2000 JPO & JAPIO
File 351:DERWENT WPI 1963-2000/UD=, UM=, & UP=200028
        (c) 2000 Derwent Info Ltd

6/5/00

DIALOG(R)File 351:DERWENT WPI

011761961   **Image available**
WPI Acc No: 98-178871/199816
Related WPI Acc No: 90-059215; 93-100472; 99-571516
XRPX Acc No: N98-141576
 **Electronic data processing system - prepares income tax returns
 authorising refund payments and obtains secured credit card**
Patent Assignee: BENEFICAL FRANCHISE CO INC (BENE-N)
Inventor: LONGFIELD R N
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5724523	A	19980303	US 88146324	A	19880121	G06F-017/60	199816 B
			US 89384654	A	19890725		
			US 90615903	A	19901120		
			US 93270	A	19930104		
			US 9318941	A	19930217		
			US 95491615	A	19950619		

Priority Applications (No Type Date): US 9318941 A 19930217; US 88146324 A
   19880121; US 89384654 A 19890725; US 90615903 A 19901120; US 93270 A
   19930104; US 95491615 A 19950619
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
US 5724523	A		12	Cont of	US 88146324	
				Cont of	US 89384654	
				Cont of	US 90615903	
				CIP of	US 93270	
				Cont of	US 9318941	
				Cont of		US 4890228
				Cont of		US 5193057

Abstract (Basic): US 5724523 A
     The system has at least one electronic data processing mechanism
   for executing programmed arithmetic and logical processes, and for
   storing data. There is at least one data input arrangement at a tax
   preparer site for inputting tax return data and credit card application
   data to a data processor. There is also a section in the data processor
   for dealing with the tax return data and creating associated electronic
   data files, and for processing secured credit card applications data to
   electronically **create** a deposit and loan **account** file. The file is
   used to **create** a collateral **account** for receipt of tax refund
   payments funding credit card issuance, with subsequent closing of the
   deposit and loan account.
     The data processor has a mechanism for processing the tax return
   files, and the deposit and loan account file. The tax return data is
   transmitted to a processor controlled by a tax collecting authority,
   for authorising electronic fund transfer to a **financial   institution**
   , into the deposit and loan account. Fund from the **account** are also
   authorised for transfer to the collateral **account** to fund secured
   credit card issue.
     ADVANTAGE - Provides data processing giving tax refund payment
   within 24-48 hours of time of filing tax return.
     Dwg.1/2
Title Terms: ELECTRONIC; DATA; PROCESS; SYSTEM; PREPARATION; INCOME; TAX;
   RETURN; AUTHORISE; REFUND; OBTAIN; SECURE; CREDIT; CARD
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

DIALOG(R)File 351:DERWENT WPI

011590969   **Image available**
WPI Acc No: 98-008098/199801
XRPX Acc No: N98-006395
 debit card system for customer incentive award system implementation -
 includes debit cards with unique account numbers assigned to participants
 with filter processor accessing and comparing program data with
 transaction data to generate validating or invalidating data
Patent Assignee: MARITZ INC (MARI-N)
Inventor: ASHBY T L; CARRITHERS D C; HUFF L; JACKSON M; MCGUIRE K K; RAPP S
 G; RESCH K A; STONE G L; STOREY-WALLER J A
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date   Applicat No Kind Date   Main IPC   Week
US 5689100 A 19971118 US 95408960 A 19950321 G06K-005/00   199801 B
                         US 96620041 A 19960321

Priority Applications (No Type Date): US 96620041 A 19960321; US 95408960 A
 19950321
Patent Details:
Patent   Kind Lan Pg Filing Notes   Application Patent
US 5689100 A   16 CIP of   US 95408960

Abstract (Basic): US 5689100 A
        The debit card system includes numerous debit cards, each assigned
    to one participant and having a unique account number corresponding to
    an award account of the participant. A **bank** filter processor accesses
    program data including data **identifying** the **authorized** unique
    account numbers of the participants, the **authorized** merchants and
    the balance in each participant's award account.
        The filter processor compares this program data to the following
    transaction data: the **initiating** **account** number of the card
    initiating the transaction, the merchant identification data of the
    initiating merchant, and the data regarding the amount of the initiated
    transaction. The filter processor generates validating data for the
    transaction when the evaluated transaction data indicates that the
    transaction has been initiated by an **authorized** merchant using the
    unique **account** number of one of the participants having a sufficient
    balance in their award account to cover the transaction. Otherwise,
    invalidating data is generated.
        ADVANTAGE - Eliminates or minimises paperwork associated with
    transactions by which participants obtain rewards and track such
    earnings, redemption and accounts. Allows use of debit cards rather
    than credit cards.
        Dwg.1/6
Title Terms: DEBIT; CARD; SYSTEM; CUSTOMER; AWARD; SYSTEM; IMPLEMENT; DEBIT
 ; CARD; UNIQUE; ACCOUNT; NUMBER; ASSIGN; PARTICIPATING; FILTER; PROCESSOR
 ; ACCESS; COMPARE; PROGRAM; DATA; TRANSACTION; DATA; GENERATE; VALID;
 INVALID; DATA
Derwent Class: T01; T05; W01
International Patent Class (Main): G06K-005/00
International Patent Class (Additional): **G06F-007/04** ; **G06F-007/08**
File Segment: EPI

 19/5/3   **(Item 3 from file: 351)**
DIALOG(R)File 351:DERWENT WPI
(c) 2000 Derwent Info Ltd. All rts. reserv.

011424991   **Image available**
WPI Acc No: 97-402898/199737
XRPX Acc No: N97-335068
 **Taking part in game via telecommunications network - transmitting bank
 account details and PIN number to gambling station, which transmits
 clearance signal to player as well as details on how to play if bank
 provides acceptable account details**
Patent Assignee: EUROSPILL INT AS (EURO-N)
Inventor: DAHL A
Number of Countries: 074 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
WO 9728636	A1	19970807	WO 97NO21	A	19970129	H04M-011/08	199737 B
NO 9600418	A	19970801	NO 96418	A	19960131	G07C-015/00	199741
AU 9720015	A	19970822	AU 9720015	A	19970129	H04M-011/08	199801
			WO 97NO21	A	19970129		
EP 875112	A1	19981104	EP 97902764	A	19970129	H04M-011/08	199848
			WO 97NO21	A	19970129		

Priority Applications (No Type Date): NO 96418 A 19960131
Cited Patents: US 5083272; US 5365575; US 5415416
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
WO 9728636	A1	E	24			

   Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
   CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
   MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US
   UZ VN
   Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE
   LS LU MC MW NL OA PT SD SE SZ UG

AU 9720015	A			Based on		WO 9728636
EP 875112	A1	E		Based on		WO 9728636

   Designated States (Regional): DE ES FR GB GR IT SE

Abstract (Basic): WO 9728636 A
    The method for carrying out services via interactive
telecommunication networks involves each player (1) establishing a
connection with the gambling station (6) and transmitting his
identification code, and also a desired game specification. The
telecommunication network is connected to a **bank** (3). Each player (1)
transmits his **bank account** number and/or his **authorisation** code
to the gambling station. The gambling station **establishes** a
connection to the bank. The gambling station returns an acceptance
signal to the player if the authorisation code is correct and the bank
account has coverage.
    The gambling station establishes a connection to the public
bookmaker (4,5) in question and collects relevant data on the game. The
gambling station makes the collected data available to the player via
the telecommunication network. The gambling station transmits
instructions to the player on how to handle his telecommunication
equipment to select the desired game combination and possibly correct
same. The player selects and transmits the desired game combinations to
the gambling station (6) according to the received instructions. The
gambling station transmits data related to the transaction to the bank
for acceptance. The gambling station transmits the accepted game
combination to the public bookmaker and a debit order to the bank. The
gambling station produces and takes care of the receipt for the
combination played and the debited amount and then send these pieces of
information to the player, so that a game procedure is fulfilled on a
binding basis.
    USE/ADVANTAGE - Allows players to participate in binding or
obligating way in games.
    Dwg.1/2

Title Terms: PART; GAME; TELECOMMUNICATION; NETWORK; TRANSMIT; BANK;
  ACCOUNT; DETAIL; PIN; NUMBER; GAMBLING; STATION; TRANSMIT; CLEARANCE;
  SIGNAL; PLAY; WELL; DETAIL; PLAY; BANK; ACCEPT; ACCOUNT; DETAIL
Derwent Class: P36; T01; T05; W01; W02; W03; W04
International Patent Class (Main): G07C-015/00; H04M-011/08
International Patent Class (Additional): A63F-009/24; **G06F-155-00**
File Segment: EPI; EngPI

 19/5/4   **(Item 4 from file: 351)**

011375102   **Image available**
WPI Acc No: 97-353009/199733

Related WPI Acc No: 93-160796; 97-366125; 97-366126; 97-366127; 97-366128;
  97-387693; 97-515508
XRPX Acc No: N97-292471
 **Method for subscriber to use transaction module to perform account
 withdrawal - by selecting** bank **account to make withdrawal and amount,
 sending request for transaction to check** account and verify **and
 validate details and** account, creates **money request with note value
 and debits** bank **account**
Patent Assignee: CITIBANK NA (CITI-N)
Inventor: ROSEN S S
Number of Countries: 017 Number of Patents: 001
Patent Family:
Patent No Kind Date   Applicat No Kind Date   Main IPC   Week
EP 784282   A2 19970716 EP 92119461 A 19921113 G06F-017/60   199733 B
                        EP 97105391 A 19921113

Priority Applications (No Type Date): US 91794112 A 19911115
Patent Details:
Patent   Kind Lan Pg Filing Notes   Application Patent
EP 784282   A2 E 105 Div ex   EP 92119461
    Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
    NL PT SE

Abstract (Basic): EP 784282 A
        The method involves allowing a user to select (4) the **bank**
    account from which to make the withdrawal and a withdrawal amount, and
    establish a cryptographic secure session with a teller module (5). A
    request is sent to the teller module with the required transaction
    details to check the **account** and **verify** its validity and for
    sufficient funds. A **second** secure session is **established** with a
    money generator module (6).
        The teller module sends a create money request to the money
    generator with a note value, and the **bank** account is debited. The
    electronic representation of the money is generated in the requested
    note value and transferred to the teller module and thence to the
    transaction module.
        USE/ADVANTAGE - Relates to electronic monetary system for
    implementing electronic money payments as alternative to cheques, cash
    and credit and debit cards. Provides system of economic exchange that
    can be used by large organisations for commercial payments of any size,
    that does not have the limitations of **current** EFT systems.
        Dwg.5/50
Title Terms: METHOD; SUBSCRIBER; TRANSACTION; MODULE; PERFORMANCE; ACCOUNT;
  WITHDRAW; SELECT; **BANK** ; ACCOUNT; WITHDRAW; AMOUNT; SEND; REQUEST;
  TRANSACTION; CHECK; ACCOUNT; VERIFICATION; VALID; DETAIL; ACCOUNT; MONEY;
  REQUEST; NOTE; VALUE; DEBIT; **BANK** ; ACCOUNT
Index Terms/Additional Words: **ELECTRONIC** ; **FUNDS** ; TRANSFER
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G07F-007/10
File Segment: EPI

 19/5/5   (Item 5 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c) 2000 Derwent Info Ltd. All rts. reserv.

011320391
WPI Acc No: 97-298295/199727
XRPX Acc No: N97-246461
 **Secure electronic commerce for Internet service value payments - involves
 user** establishing **electronic** bank **using security that uses computer
 identities and paying suppliers from** bank
Patent Assignee: OXFORD MEDIA PTY LTD (OXFO-N)
Inventor: HAYNES M
Number of Countries: 076 Number of Patents: 004
Patent Family:
Patent No Kind Date   Applicat No Kind Date   Main IPC   Week

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WO 9719414  A1 19970529 WO 96AU739   A  19961121 G06F-017/60    199727 B
ZA 9609761  A  19970730 ZA 969761    A  19961121 G06F-000/00    199735
AU 9675565  A  19970611 AU 9675565   A  19961121 G06F-017/60    199740
TW 345642   A  19981121 TW 96114280  A  19961120 G06F-019/00    199916
```

Priority Applications (No Type Date): US 96678247 A 19960711; AU 956721 A
   19951121; AU 956907 A 19951130
Cited Patents: 2.Jnl.Ref; EP 725376; WO 9401825; WO 9608783
Patent Details:
```
Patent    Kind Lan Pg  Filing Notes      Application  Patent
WO 9719414  A1 E   35
```
   Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
   CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
   MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US
   UZ VN
   Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE
   LS LU MC MW NL OA PT SD SE SZ UG
```
ZA 9609761  A       35
AU 9675565  A       Based on                       WO 9719414
```

Abstract (Basic): WO 9719414 A
       The network based payment system involves the user, an electronic
   bank and various merchants. Initially the user downloads software from
   the electronic **bank** system and this **establishes** an **account** . This
   includes an **identity** using features of the users machine, e.g.
   computer or modem serial number. The user can place money into the
   bank either by authorising a telecommunications supplier to deduct the
   money from the telephone account, or by supplying credit card details.
       The user can then contact suppliers of various goods of moderate
   value, e.g. $5-$20 and pay electronically by using the **identity** as
   validation of electronic money.
       ADVANTAGE - Allows creation of electronic funds on their computer
   which are subsequently billed by service provider. Prevents theft or
   misuse by providing transactions with associated identification
   indicia.
       Dwg.0/0
Title Terms: SECURE; ELECTRONIC; SERVICE; VALUE; USER; **ESTABLISH** ;
   ELECTRONIC; **BANK** ; SECURE; COMPUTER; IDENTIFY; PAY; SUPPLY; **BANK**
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-000/00** ; **G06F-017/60** ;
 G06F-019/00
International Patent Class (Additional): G07F-019/00
File Segment: EPI

 19/5/6   (Item 6 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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010514179   **Image available**
WPI Acc No: 96-011130/199601
XRPX Acc No: N96-009545
 **Authorising transactions for distributed currency or purchasing goods and
 services - receiving authorisation request over telephone from remote
 point-of-sale terminal and processing received request using database
 customised to business user to** establish **business's hierarchical
 structure**
Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)
Inventor: GOODMAN L M; LANGHANS S; SHAPIRO S L; SHAPIRO S
Number of Countries: 064 Number of Patents: 004
Patent Family:
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Patent No Kind Date     Applicat No Kind Date     Main IPC      Week
WO 9531789 A1 19951123 WO 95US5800  A  19950510 G06F-017/60    199601 B
US 5500513 A  19960319 US 94241106  A  19940511 G06F-017/60    199617
AU 9525459 A  19951205 AU 9525459   A  19950510 G06F-017/60    199620
US 5621201 A  19970415 US 94241106  A  19940511 G06K-005/00    199721
                       US 96597050  A  19960205
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Priority Applications (No Type Date): US 94241106 A 19940511; US 96597050 A
  19960205
Cited Patents: GB 2118341; US 4727243; US 4812628
Patent Details:
Patent   Kind Lan Pg Filing Notes   Application Patent
WO 9531789 A1 E 44
   Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
   ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ
   PL PT RO RU SD SE SG SI SK TJ TM TT UA UG UZ VN
   Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC
   MW NL OA PT SD SE SZ UG
US 5500513 A   20
AU 9525459 A   Based on   WO 9531789
US 5621201 A   19 Cont of   US 94241106
                    Cont of   US 5500513

Abstract (Basic): WO 9531789 A
     The automated purchasing control method (94) involves receiving an
   authorisation request over the telephone line from a remote
   point-of-sale terminal (98) and processing the request using software
   having a database customised to a corporate user (70) to **establish**
   that company's hierarchical structure.
     Elements of the hierarchical structure are independently
   reconfigurable, so that a company can specify different hierarchical
   relationships in the software for authorisation, billing and reporting
   purposes. Different authorisation tests can be **established** for each
   position in a hierarchy, with a particular position being required to
   pass not only its own test, but the test of elements higher in the
   hierarchical tree.
     USE/ADVANTAGE - Automated purchasing control using credit cards in
   large company or corporation. Enables customisation for business
   customer. Allows company's expense and purchasing controls to automated
   and implemented without human intervention using purchasing or credit
   cards.
     Dwg.8/11
Title Terms: AUTHORISE; TRANSACTION; DISTRIBUTE; CURRENCY; PURCHASE; GOODS;
  SERVICE; RECEIVE; AUTHORISE; REQUEST; TELEPHONE; REMOTE; POINT; SALE;
  TERMINAL; PROCESS; RECEIVE; REQUEST; DATABASE; CUSTOMISATION; BUSINESS;
  USER; **ESTABLISH** ; BUSINESS; HIERARCHY; STRUCTURE
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60** ; G06K-005/00
File Segment: EPI

 19/5/7   (Item 7 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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010284648   **Image available**
WPI Acc No: 95-185907/199524
Related WPI Acc No: 99-404059
XRPX Acc No: N95-145555
 **Electronic bill payment system - uses bill payment network through which
 participating customers pay bills to universally identified billers using
 agreed set of protocols**
Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)
Inventor: HILT J J; HODGES R; PARDUE S W; POWAR W L
Number of Countries: 061 Number of Patents: 014
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week	
WO 9512859	A1	19950511	WO 94US11890	A	19941018	G06F-157/00	199524	B
CA 2175473	C	19990831	CA 2175473	A	19941018	G06F-017/60	200002	
			WO 94US11890	A	19941018			
SG 69116	A1	19991221	SG 967551	A	19941018	G06F-157:00	200006	
US 6032133	A	20000229	US 93146515	A	19931101	G06F-017/60	200018	
			US 95552586	A	19951103			
AU 9480984	A	19950523	AU 9480984	A	19941018	G06F-019/00	199535	
US 5465206	A	19951107	US 93146515	A	19931101	G06F-157/00	199550	

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NO 9601707  A  19960625 WO 94US11890 A  19941018 G06F-017/00      199636
                       NO 961707    A  19960429
EP 727072   A1 19960821 EP 94931408 A  19941018 G06F-017/60      199638
                       WO 94US11890 A  19941018
BR 9407964  A  19961203 BR 947964    A  19941018 G06F-157/00      199703
                       WO 94US11890 A  19941018
HU 74351    T  19961230 WO 94US11890 A  19941018 G06F-019/00      199714
                       HU 961130    A  19941018
NZ 275027   A  19970424 NZ 275027    A  19941018 G06F-017/60      199723
                       WO 94US11890 A  19941018
JP 9504634  W  19970506 WO 94US11890 A  19941018 G06F-019/00      199728
                       JP 95513242  A  19941018
AU 686270   B  19980205 AU 9480984   A  19941018 G06F-017/60      199813
US 5465206  B1 19980421 US 93146515  A  19931101 G06F-157/00      199823
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Priority Applications (No Type Date): US 93146515 A 19931101; US 95552586 A
  19951103
Cited Patents: US 4270042; US 4799156; US 4823264; US 5093787; US 5220501;
  US 5283829
Patent Details:
Patent   Kind Lan Pg Filing Notes   Application Patent
WO 9512859 A1 E   58
    Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
    ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL
    PT RO RU SD SE SI SK TJ TT UA UZ VN
    Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC
    MW NL OA PT SD SE SZ
CA 2175473 C E   Based on   WO 9512859
US 6032133 A   Cont of   US 93146515
                     Cont of   US 5465206
AU 9480984 A   Based on   WO 9512859
US 5465206 A   27
EP 727072   A1 E 58 Based on   WO 9512859
    Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
    NL PT SE
BR 9407964 A   Based on   WO 9512859
HU 74351   T   Based on   WO 9512859
NZ 275027   A   Based on   WO 9512859
JP 9504634 W   62 Based on   WO 9512859
AU 686270   B   Previous Publ.   AU 9480984
                     Based on   WO 9512859
US 5465206 B1   2

Abstract (Basic): WO 9512859 A
      The bill pay system includes a payment network (102) through which
    participating consumers (12) pay bills (30) to participating billers
    (14) according to preset rules (104). the participating customers (12)
    receive bills (3) from participating billers (14) (e.g paper/mail
    bills, e-mail notices, implied bills for automatic debits etc) which
    indicate an amount, and a unique biller ID number (120).
      To authorise a remittance, a consumer (12) transmits (2) to its
    participating **bank** (16) a bill pay order (122) indicating a payment
    date, a payment amount, the consumers account number with the biller
    (14), a source of funds (232) and the billers (14) ID number, either
    directly or by **reference** to static data containing the data elements.
    The system operates using an agreed set of protocols which include data
    exchange and message protocols as well as operating regulations which
    bind and direct the activities of the participants.
      USE/ADVANTAGE - Allows customer to direct their **bank**, agent of
    their **bank**, or non-**bank** bill pay service bureau to pay amounts owed
    to merchants, service providers and **other** billers who bill customers
    for amounts owed.
      Dwg.4/12
Title Terms: ELECTRONIC; BILL; PAY; SYSTEM; BILL; PAY; NETWORK; THROUGH;
  PARTICIPATING; CUSTOMER; PAY; BILL; UNIVERSAL; IDENTIFY; AGREE; SET
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/00** ; **G06F-017/60** ;
  G06F-019/00 ; **G06F-157/00** ; **G06F-157-00**

International Patent Class (Additional): **G06F-151/00**
File Segment: EPI

19/5/8   (Item 8 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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010277755   **Image available**
WPI Acc No: 95-179010/199523
XRPX Acc No: N95-140503
 Currency distribution or goods or services purchasing method - issuing
 card with selected value to customer with selected value stored in
 database and using card to access account through ATM terminals worldwide
Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)
Inventor: BRANDT P C; CLARK H; JACKSON N; JOHNSON D L; LEVINE J; BRANDT P
Number of Countries: 061 Number of Patents: 010
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week	
WO 9512169	A1	19950504	WO 94US11688	A	19941014	G06F-015/30	199523	B
AU 9510397	A	19950522	AU 9510397	A	19941014	G06F-015/30	199534	
US 5477038	A	19951219	US 93141772	A	19931025	G06K-005/00	199605	
EP 738404	A1	19961023	WO 94US11688	A	19941014	G06F-015/30	199647	
			EP 95900998	A	19941014			
EP 738404	A4	19970205	EP 95900998	A	19950000	G06F-015/30	199722	
JP 9504396	W	19970428	WO 94US11688	A	19941014	G06F-019/00	199727	
			JP 95512675	A	19941014			
AU 686276	B	19980205	AU 9510397	A	19941014	G06F-015/30	199813	
SG 55766	A1	19990118	SG 966247	A	19941014	G06F-015/30	199930	
CA 2174951	C	19990810	CA 2174951	A	19941014	G07F-007/10	199952	
			WO 94US11688	A	19941014			
US 36365	E	19991102	US 93141772	A	19931025	G06K-005/00	199953	
			US 96707733	A	19960904			

Priority Applications (No Type Date): US 93141772 A 19931025; US 96707733 A
 19960904
Cited Patents: 04 70759200; 04 76629300; 05 10109800; 05 26714900; -Citns.
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
WO 9512169	A1	E	24			

   Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE
   ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL
   PT RO RU SD SE SI SK TJ TT UA UZ VN
   Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC
   MW NL OA PT SD SE SZ

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
AU 9510397	A			Based on		WO 9512169
US 5477038	A		13			
EP 738404	A1	E	24	Based on		WO 9512169

   Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC
   NL PT SE

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
JP 9504396	W		35	Based on		WO 9512169
AU 686276	B			Previous Publ.		AU 9510397
				Based on		WO 9512169
CA 2174951	C	E		Based on		WO 9512169
US 36365	E			Reissue of		US 5477038

Abstract (Basic): WO 9512169 A
     The method for distributing currency involves using a magnetic
  stripe card (10) with an encoded card number including a **bank
  identification** number (14) and an **account** number (16) which is
  issued to a customer with a value selectable by the customer. A central
  card processor **establishes** a zero balance database including the card
  numbers, but with blank fields for the customer data and the value of
  the account.
     When a customer purchases a card, the sales agent (40) transmits to
  the central database computer (45) which fills in the blanks in the
  database (46), activating the account, and transmits an
  acknowledgement. The card can be immediately used in ATM (50) or **other**

remote terminals to acquire cash or purchase goods and services. The customer inputs a PIN number which is provided with the card, or an alternative PIN number selected by the customer.

    USE/ADVANTAGE - Dispensing currency, purchasing goods or services to card holder in response to authorisation over data network. Provides greater security than that offered by e.g signature on paper travellers cheque.

    Dwg.3/8

Title Terms: CURRENCY; DISTRIBUTE; GOODS; SERVICE; PURCHASE; METHOD; ISSUE; CARD; SELECT; VALUE; CUSTOMER; SELECT; VALUE; STORAGE; DATABASE; CARD; ACCESS; ACCOUNT; THROUGH; ATM; TERMINAL; WORLD

Derwent Class: T01; T04; T05

International Patent Class (Main): **G06F-015/30** ; **G06F-019/00** ; G06K-005/00; G07F-007/10

International Patent Class (Additional): G06K-019/00; G06K-019/06; G07F-019/00

File Segment: EPI

19/5/9   **(Item 9 from file: 351)**
DIALOG(R)File 351:DERWENT WPI
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009932772   **Image available**
WPI Acc No: 94-200483/199424
XRPX Acc No: N94-157641
 Paging system for commercial card data network, ATM - has authorisation device identifying card holder to central data base which conveys confidential messages to holder
Patent Assignee: WILSON S (WILS-I); HOPEMAN ENTERPRISES LTD (HOPE-N)
Inventor: WILSON S
Number of Countries: 002 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week	
WO 9412954	A1	19940609	WO 93CA502	A	19931123	G07F-007/10	199424	B
AU 9455566	A	19940622	AU 9455566	A	19931123	G07F-007/10	199436	
US 5539189	A	19960723	US 92982719	A	19921127	G06F-017/60	199635	

Priority Applications (No Type Date): US 92982719 A 19921127
Cited Patents: EP 297780; GB 1573466; US 4625276
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
WO 9412954	A1	E	20			
AU 9455566	A			Based on		WO 9412954
US 5539189	A		7			

Abstract (Basic): WO 9412954 A
    The system includes a central database (40). Financial information of the institution relating to the holder of the bank or charge card holder can be placed in the central database.
    Non-financial information received from a party other than the institution and intended for the holder can be placed in the central database. An authorisation device (43) reads the card authorisation code and identifies the holder to the central database. The financial information and advice concerning non-financial information can be conveyed to the card holder.
    ADVANTAGE - Provides mechanism for communicating confidential important messages over potentially large distance to specific person at numerous locations.
    Dwg.3/3

Title Terms: PAGE; SYSTEM; COMMERCIAL; CARD; DATA; NETWORK; ATM; AUTHORISE; DEVICE; IDENTIFY; CARD; HOLD; CENTRAL; DATA; BASE; CONVEY; CONFIDE; MESSAGE; HOLD

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; G07F-007/10

International Patent Class (Additional): **G06F-015/30**

File Segment: EPI

DIALOG(R)File 351:DERWENT WPI
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009406962   **Image available**
WPI Acc No: 93-100472/199312
Related WPI Acc No: 90-059215; 98-178871; 99-571516
XRPX Acc No: N93-076477
**Electronic data processing system for preparation of electronically filed
tax returns - has data processing program for preparation of tax returns,
electronic filing tax return with tax** authority **and creating
deposit-loan** account **at** authorised   financial   institution
Patent Assignee: BENEFICIAL FRANCHISE CO INC (BENE-N)
Inventor: LONGFIELD R N
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5193057	A	19930309	US 88146324	A	19880120	G06F-015/30	199312 B
			US 89384654	A	19890725		
			US 90615903	A	19901120		

Priority Applications (No Type Date): US 88146324 A 19880120; US 89384654 A
    19890725; US 90615903 A 19901120
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
US 5193057	A		31	Cont of	US 88146324	
				Cont of	US 89384654	
				Cont of		US 4890228

Abstract (Basic): US 5193057 A
     The electronic data processing system includes electronic data
  processing programs provided for creating an electronic tax return that
  is filed with a tax collecting authority. At the same time as the
  electronic tax return is created, a loan application is processed to
  create an electronic deposit/loan **account** for the tax filer at an
  authorised credit institution. As early as the day after completion of
  the tax return and loan application, the tax filer receives initial
  refund payment from the loan account.
     The authorised credit institution electronically files the
  electronic tax return with the tax collecting authority which processes
  the return and transfers by electronic fund transfer the refund amount
  to the deposit/loan **account** at the **authorised** credit institution.
  Any refund in excess of the initial refund payment is then forwarded to
  the tax filer. Provision is also made for checking the credit
  worthiness of the tax filer.
     USE/ADVANTAGE - Authorisation and payment of refunds based on data
  supplied in electronically filed tax returns, reduces time from filing
  to receipt of refund to approx. single day.
     Dwg.1/29
Title Terms: ELECTRONIC; DATA; PROCESS; SYSTEM; PREPARATION; ELECTRONIC;
  FILE; TAX; RETURN; DATA; PROCESS; PROGRAM; PREPARATION; TAX; RETURN;
  ELECTRONIC; FILE; TAX; RETURN; TAX; AUTHORISE; DEPOSIT; LOAN; ACCOUNT;
  AUTHORISE; FINANCIAL; INSTITUTION
Derwent Class: T01; T05
International Patent Class (Main): **G06F-015/30**
File Segment: EPI

DIALOG(R)File 351:DERWENT WPI
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008636303   **Image available**
WPI Acc No: 91-140333/199119
XRPX Acc No: N91-107893
Transferring funds from bank **account using IC card -** comparing
transaction amount with account **balance before** identification **code is**

entered
Patent Assignee: HITACHI LTD (HITA)
Inventor: YOSHIDA Y
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5012076	A	19910430	US 89317397	A	19890301		199119 B

Priority Applications (No Type Date): JP 8847559 A 19880302

Abstract (Basic): US 5012076 A
        The **bank** account consists of a storage area of account balance
    and transaction data and a **second** storage area for data indicative of
    a money amount shifted from the **first** account as cash data. In case
    of a money deposit, a data corresponding to a money amount to be
    deposited is subtracted from a cash data stored in an IC card and the
    data corresponding to the amount to be deposited is written into the
    first area. The data indicative of the drawn money amount stored in
    the **second** area is updated.
        If the intended transaction amount is less than the cash data the
    user enters his authorisation code and a data corresponding to the
    money amount to be transferred, or price of the commodity, is
    subtracted from the cash data stored in the card and the data
    corresponding to the transferred money amount is written into the
    first storage area. At this time, the data indicative of the drawn
    amount stored in the **second** **account** is updated.
        ADVANTAGE - Enables **bank** transaction without overdrawing from
    account.
        Dwg.13/13
Title Terms: TRANSFER; FUND; **BANK** ; ACCOUNT; IC; CARD; COMPARE;
  TRANSACTION; AMOUNT; ACCOUNT; BALANCE; IDENTIFY; CODE; ENTER
Derwent Class: T01; T04; T05
International Patent Class (Additional): **G06F-015/30**
File Segment: EPI

 19/5/12   (Item 12 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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008005407   **Image available**
WPI Acc No: 89-270519/198937
XRPX Acc No: N89-206537
 Transaction processor with multiple bank account numbers - **with series
 of** banks **identified from credit card by reader and** bank **priority read
 from file**
Patent Assignee: OMRON TATEISI ELECTRONICS CO (OMRO)
Inventor: KITADE S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 4851650	A	19890725	US 85745085	A	19850617		198937 B

Priority Applications (No Type Date): JP 84124220 A 19840615
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
US 4851650	A		4			

Abstract (Basic): US 4851650 A
        The method of transaction processing comprises recording in a
    first store a sequence of parameters indicating a predetermined
    priority among a **first** series of accounts for processing a
    transaction. At least one corresponding parameter is read for an
    account from a **second** store. If more than one **account** is read from
    the **second** store, it is **compared** in an **account** selection unit
    with **account** parameters read from the **second** store storage and with
    the sequence of parameters in the **first** store.
        A transaction is processed through a highest priority **account**

determined by **identifying** a **first** parameter in the sequence of
parameters matching a parameter read from the **second** store. Each of
the parameters is selected to be that part of an **account** number
identifying a **financial** institution .
    USE - Terminal unit for **bank** transaction processing.
    o.1/2
Title Terms: TRANSACTION; PROCESSOR; MULTIPLE; **BANK** ; ACCOUNT; NUMBER;
  SERIES; **BANK** ; IDENTIFY; CREDIT; CARD; READ; **BANK** ; PRIORITY; READ;
  FILE
Derwent Class: T01; T05
International Patent Class (Additional): **G06F-015/30** ; G06K-007/00
File Segment: EPI

   19/5/13   (Item 13 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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007660131
WPI Acc No: 88-294063/198842
XRPX Acc No: N88-223228
 **System for issuing secured IC cards - uses issuing station which
 validates card and issuer by comparing stored and entered codes**
Patent Assignee: MITSUBISHI DENKI KK (MITQ)
Inventor: MASADA S
Number of Countries: 003 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week	
DE 3809170	A	19881013	DE 3809170	A	19880318		198842	B
FR 2613102	A	19880930					198846	
US 5012074	A	19910430	US 88168695	A	19880316		199119	
DE 3809170	C	19910620					199125	

Priority Applications (No Type Date): JP 8769830 A 19870324
Patent Details:

Patent	Kind	Lan	Pg	Filing Notes	Application	Patent
DE 3809170	A		8			

Abstract (Basic): DE 3809170 A
    A manufacturer's code is recorded in the card and separately
transferred to an issuing station from a secured source. A validation
tester responds to the code recorded in the card and can receive an
entered code. It compares the received and recorded codes and indicates
that a card is valid when the codes coincide.
    The issuer's validity is also checked by comparing a stored code
with an entered code. If the card and issuer are both validated then
the information corresp. to them is transferred to the card which is
released for issue. The IC and contains a decoder which receives the
manufacturer's code in energised form.
    ADVANTAGE - Makes it practically impossible for lone operation of
issuing station to issue unauthorised IC cards.
    0/2
Title Terms: SYSTEM; ISSUE; SECURE; IC; CARD; ISSUE; STATION; VALID; CARD;
  ISSUE; COMPARE; STORAGE; ENTER; CODE
Derwent Class: T01; T04
International Patent Class (Additional): **G06F-012/14** ; **G06F-015/21** ;
  G06K-019/06
File Segment: EPI

   19/5/14   (Item 14 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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003976503
WPI Acc No: 84-122047/198420
XRPX Acc No: N84-090361
 Transaction payment system - has electronic cash register and payment

device capable of communicating with banking **computer systems**
Patent Assignee: OMRON TATEISI ELECTRONICS CO (OMRO)
Inventor: SHINOHARA Y; TATEISI K
Number of Countries: 005 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
EP 107865	A	19840509	EP 83110841	A	19831028		198420 B
US 4678895	A	19870707	US 83545912	A	19831027		198729
EP 107865	B	19900328					199013
DE 3381383	G	19900503					199019

Priority Applications (No Type Date): JP 82191048 A 19821029
Cited Patents: A3...8731; GB 2035647; GB 2054928; No-SR.Pub; US 3749887
Patent Details:
Patent   Kind Lan Pg Filing Notes   Application Patent
EP 107865   A   E 37
   Designated States (Regional): DE FR GB SE
EP 107865   B   E
   Designated States (Regional): DE FR GB SE

Abstract (Basic): EP 107865 A
      A payment making system comprises an electronic cash register (10),
   a payment making terminal (30) and a personal **bank** card number
   keyboard (26). The electronic cash register (10) is capable of summing
   the goods or services purchased, reading and checking validity of the
   purchasers card when placed in the card reading slot (4). A print out
   of the transaction can be obtained from the printer (6) and details
   held in the cash registers memory.
      The payment making terminal (30) is capable of communicating with
   bank 's computer systems. The terminal (30) can accept the transaction
   details from the cash register (10), and the operator can by using the
   keyboard (21), card reader (23) and automatic dial key (22) contact the
   bank computer system. The purchaser are able to punch-in their own
   secret **bank** card number using the separate keyboard (26). The system
   automatically transfers the transaction cost from the purchasers
   account to credit the **account** of the **establishment** providing the
   service. The details of the transaction is displayed on the screen (24)
   and a receipt output from the printer (25).
      1/13
Title Terms: TRANSACTION; PAY; SYSTEM; ELECTRONIC; CASH; REGISTER; PAY;
  DEVICE; CAPABLE; COMMUNICATE; **BANK** ; COMPUTER; SYSTEM
Derwent Class: T01; T05
International Patent Class (Additional): **G06F-015/30**
File Segment: EPI

 19/5/15   (Item 15 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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003970905
WPI Acc No: 84-116449/198419
XRPX Acc No: N84-086084
 Automatic teller system for banks **and post offices - has CRT to display
 account number data which has been transmitted from memory in response to
 data processing centre**
Patent Assignee: TOKYO SHIBAURA DENKI KK (TOKE)
Inventor: SUGIMURA T; TAKAMATSU S
Number of Countries: 002 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
GB 2129181	A	19840510	GB 8326808	A	19831007		198419 B
US 4567358	A	19860128	US 83542606	A	19831017		198607
GB 2129181	B	19861008					198641

Priority Applications (No Type Date): JP 82182541 A 19821018
Patent Details:
Patent   Kind Lan Pg Filing Notes   Application Patent

Abstract (Basic): GB 2129181 A
        An electronic data processing centre is connected to the automatic
    teller machine and has a memory for storing transaction item data
    corresponding to various types of account numbers. The processing
    centre is arranged to respond to a transaction processing request from
    the automatic teller machine. Account number which is recorded on the
    recording medium is transmitted to the processing centre and is read by
    the automatic teller machine.
        A **second** transmitter reads out from the memory transaction, item
    data corresponding to the account number data transmitted from the
    first transmitter. The **second** transmitter also transmits the read
    transmission item data to the automatic teller machine. A display
    device. e.g. CRT selectively displays at the automatic teller machine,
    the read transmission item data transmitted from the **second**
    transmitter.
        3/17
Title Terms: AUTOMATIC; TELLER; SYSTEM; **BANK** ; POST; OFFICE; CRT; DISPLAY;
  ACCOUNT; NUMBER; DATA; TRANSMIT; MEMORY; RESPOND; DATA; PROCESS; CENTRE
Index Terms/Additional Words: CASH; POINT
Derwent Class: T01; T05
International Patent Class (Additional): **G06F-015/30** ; G07F-007/10
File Segment: EPI

19/5/16   (Item 16 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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003036486
WPI Acc No: 81-D6500D/198117
 Prevention of fraudulent use of credit cards - is by entry of
  identification **and** account **numbers into decoders before issuing**
Patent Assignee: ATALLA TECHNOVATIONS (ATAL-N)
Number of Countries: 006 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
BE 886615	A	19810401					198117 B
SE 8008649	A	19810713					198131
FR 2471632	A	19810619					198132
DE 3044463	A	19811015	DE 3044463	A	19801126		198143
US 4328414	A	19820504					198220
CA 1149958	A	19830712					198331
DE 3044463	C	19880929					198839

Priority Applications (No Type Date): US 79102858 A 19791211; US 80118584 A
  19800204

Abstract (Basic): BE 886615 A
        Fraudulent use of **bank** and shop credit cards (9) is prevented by
    printing on the cards a coded number which can only be issued after an
    authorised machine operator has **identified** . The **account** and **other**
    coded numbers must also be entered.
        An operator at a keyboard (13) **initiates** an **identification**
    number and an **account** number for a coding system (23) which also
    requires **bank** **identity** data. This generates a data word which is
    decoded for a **second** coder which requires the addition of a
    particular secret identification number (21). The resultant output is
    decoded for storage in computer files or on printed listings. A final
    coder requires the addition of the card serial number before the
    completed card can be issued.
Title Terms: PREVENT; FRAUD; CREDIT; CARD; ENTER; IDENTIFY; ACCOUNT; NUMBER
 ; DECODE; ISSUE
Derwent Class: T04; T05
International Patent Class (Additional): **G06F-011/10** ; **G06F-012/14** ;
 G06F-015/22 ; G06K-001/00; G06K-005/00; G06K-007/00; G06K-019/08;
  G07C-009/00; G07C-011/00; G07F-007/10; G11B-000/00

19/5/17   (Item 17 from file: 351)
DIALOG(R)File 351:DERWENT WPI
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001705627
WPI Acc No: 77-E2114Y/197720
 Online verification system for bank **identification card - converts
 keyboard entered data into two parts, one checked at terminal and** second
 checked at computer
Patent Assignee: DIEBOLD INC (DIEB-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date   Applicat No Kind Date   Main IPC   Week
US 4023013 A   19770510   197720 B

Priority Applications (No Type Date): US 75644559 A 19751229

Abstract (Basic): US 4023013 A
        In an on-line **banking** system including a central computer and
    remote terminals, the method is used for verifying that a holder of an
    identification card is **authorised** to complete a transaction. **Account**
     number data is machine read from the card, scrambled, and then
    compared to secret alphanumeric data, keyboard entered by the card
    holder at the terminal. The data is converted to a digital signal and
    converted into two portions.
        The **first** portion is **compared** to the scrambled **account** number
    data and the **second** portion of the keyboard-entered secret data is
    transmitted on-line to the central computer so it is impossible to
    determine the entire secret data for gaining unauthorized use of the
    terminal.
Title Terms: LINE; VERIFICATION; SYSTEM; **BANK** ; IDENTIFY; CARD; CONVERT;
  KEYBOARD; ENTER; DATA; TWO; PART; ONE; CHECK; TERMINAL; **SECOND** ; CHECK;
  COMPUTER
Derwent Class: T01; T04; T06
International Patent Class (Additional): G05B-001/03; **G06F-015/02** ;
  G06K-007/00
File Segment: EPI

 19/5/18   (Item 18 from file: 347)
DIALOG(R)File 347:JAPIO
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05027378   **Image available**
SYSTEM FOR FOLLOWING CHANGING OF INTEREST RATE OF TIME DEPOSIT

PUB. NO.:   07-319978 [JP 7319978 A]
PUBLISHED: December 08, 1995 (19951208)
INVENTOR(s):   ITO KIYOTAKA
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
               (Japan)
APPL. NO.:   06-116209 [JP 94116209]
FILED: May 30, 1994 (19940530)
INTL CLASS: [6] **G06F-019/00** ; G07D-009/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4
               (PRECISION INSTRUMENTS -- Business Machines)

ABSTRACT
PURPOSE: To execute interest rate changing processing profitable for a
depositor by comparing interests between a case depositing a time deposit
account deposited at an unchanged interest rate up to its expiration date
at the time of changing the interest rate of the time deposit, and a case
canceling the time deposit on-the way and redepositing it at a new interest
rate.

CONSTITUTION: A host system 3 finds out an interest rate to be applied to transaction data obtained by executing a time deposit new transaction by a **bank** terminal 1 and sent through a line 2 based upon a time deposit interest rate table 5, prepares time deposit account information and records the prepared information in a time deposit ledger file 4. At the time of changing the interest rate of the time deposit, the table 5 is updated, and in the case of an interest rate change increasing the interest rate as compared with the unupdated interest rate, the system 3 extracts a time deposit account deposited at the unchanged interest rate from the file 4, calculates respective interests obtained by a case depositing the deposit until its expiration date with a case canceling the deposit on the way on the interest changing date and redepositing it at the **new** interest rate each **account**, mutually **compares** the interests and executes processing for the case having higher interest amount.

 19/5/19   (Item 19 from file: 347)
DIALOG(R)File 347:JAPIO
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05019206   **Image available**
AUTOMATIC TRANSFER DEVICE WITH TRANSFER DESTINATION INQURING FUNCTION

PUB. NO.:   07-311806   [JP 7311806 A]
PUBLISHED: November 28, 1995 (19951128)
INVENTOR(s):   KAMEGAI NAOKI
APPLICANT(s): NEC CORP [000423] (A Japanese Company or Corporation), JP
               (Japan)
APPL. NO.:   06-103637   [JP 94103637]
FILED: May 18, 1994 (19940518)
INTL CLASS: [6] **G06F-019/00** ; G07D-009/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4
               (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic **Banking**)

ABSTRACT
PURPOSE: To inquire about the information on a transfer destination only by a simple key selecting operation after putting a cash card into an ATM by storing the transfer information to be given to the ATM in a transfer information file and also registering a transfer requester number to the account information record to define a transfer requester.

CONSTITUTION: When a transfer requester puts a cash card into an ATM 10 and then inputs his password number, the automatic transfer information A is composed and a transfer destination collation processing means 32 is **started** . Thus the **account** - information record is read based on the contents of the cash card so that the account state and the wrong password number are checked. If the transfer is possible, the transfer requester number is acquired by the transfer requester and the transfer destination information is edited based on the contents of the transfer destination information record and outputted to the ATM 10. The transfer requester **refers** to the transfer destination information and inputs the automatic transfer information B through the ATM 10. Then, a transfer processing means 31 is started based on the information B and carries out the transfer processing. Thus, the automatic transfer processing is finished.

 19/5/20   (Item 20 from file: 347)
DIALOG(R)File 347:JAPIO
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04724363   **Image available**
CHECK ISSUE MACHINE

PUB. NO.:   06-195363   [JP 6195363 A]
PUBLISHED: July 15, 1994 (19940715)
INVENTOR(s):   NARAHARA SHIYUUJI
APPLICANT(s): MATSUSHITA ELECTRIC IND CO LTD [000582] (A Japanese Company

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                    or Corporation), JP (Japan)
APPL. NO.:      04-345953  [JP 92345953]
FILED:          December 25, 1992 (19921225)
INTL CLASS:     [5] G06F-015/30
JAPIO CLASS:    45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R011 (LIQUID CRYSTALS); R087 (PRECISION MACHINES -- Automatic
                Banking ); R131 (INFORMATION PROCESSING -- Microcomputers &
                Microprocessers
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ABSTRACT

PURPOSE: To provide the check issue machine for managing the issue of a
check by judging whether the check can be issued or not by **comparing** the
bank **account** with the amount to be issued.
CONSTITUTION: Check issue amount data are inputted by an input means 9, the
new   **bank**   **account** is calculated from the inputted check issue amount
data by a remainder calculating means 11, a balance judging means 12 judges
whether the calculated **new** **bank** **account** is made minus or not, when
the **new**   **bank**   **account**   is plus (when the **bank** **account** is not
broken,) it is **confirmed** whether the issue amount is proper or not, and
the check is printed by a printing means 71. When the judged result is
minus, an error message is displayed on a display means 8, a check issue
instruction is ignored, and the process returns again to the initial check
input mode without performing printing and balance updating.

19/5/21   **(Item 21 from file: 347)**
DIALOG(R)File 347:JAPIO
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04508873   **Image available**
RADIO VENDING MACHINE SYSTEM

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PUB. NO.:       06-152773  [JP 6152773  A]
PUBLISHED:      May 31, 1994 (19940531)
INVENTOR(s):    TANAKA SHOTARO
                OMI SHINICHIRO
APPLICANT(s):   MATSUSHITA ELECTRIC IND CO LTD [000582] (A Japanese Company
                or Corporation), JP (Japan)
APPL. NO.:      04-300739  [JP 92300739]
FILED:          November 11, 1992 (19921111)
INTL CLASS:     [5] H04M-011/00; G06F-015/21 ; G07F-007/12; G07F-007/08;
                H04L-012/28
JAPIO CLASS:    44.4 (COMMUNICATION -- Telephone); 29.4 (PRECISION
                INSTRUMENTS -- Business Machines); 44.3 (COMMUNICATION --
                Telegraphy); 45.4 (INFORMATION PROCESSING -- Computer
                Applications)
JAPIO KEYWORD:R088 (PRECISION MACHINES -- Automatic Vending Machines)
JOURNAL:        Section: E, Section No. 1599, Vol. 18, No. 467, Pg. 134,
                August 30, 1994 (19940830)
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ABSTRACT
PURPOSE: To provide a radio vending machine system which can solve such a
problem where the purchaser of a discharged commodity is not known and also
can quickly return a commodity when the relevant commodity is lost in a
system where plural purchasers purchase the commodities at a time through a
vending machine by means of each radio portable terminal.

CONSTITUTION: A vending machine 17, a center 1 and a radio base station 19
are connected to each **other**   via a public network 24. The machine 17
confirms the transfer of a **bank**   **account** through the center 1 and
sells the commodities by the radio input of the commodities carried out by
a radio portable terminal 18. At the same time, a message including the
purchaser names is transmitted through a display part 6 and a speaker 10
out of the ID information received from the terminal 18. If a purchased
commodity is lost, the machine 17 judges from the ID information on the
terminal 18 that is written in the commodity by the input of the commodity
carried out by the finder of the lost commodity. Then the machine 17 sends
a voice message to the terminal 18 of the purchaser to notify that the lost
commodity is found.

MEMORY CHECK SYSTEM

ABSTRACT
PURPOSE: To shorten memory check time at a multiprocessor system.

CONSTITUTION: When a system is started, CPU 11 and CPU 12 check local
memories 14 and 15 which they themselves have, **refer** to an allocation
table in ROM 18 and recognize **banks** which they themselves share among a
common memory 16. Thus, CPU 11 checks a **bank** 16-1, and CPU 12 **banks**
 16-2 and 16-3. In such a case, the respective **banks** are in the same size
and CPU 12 has processing speed twice as much as that of CPU 11. Thus, time
which both CPU require for **checking** the memories becomes equal, and
 starting processing time as the whole system is shortened.

DEPOSIT INTEREST MANAGEMENT SYSTEM

ABSTRACT
PURPOSE: To save a customer the trouble of going to a **bank** for the
purpose of cancelling his account or depositing money again except for a
special demand and to omit the processing of account cancel and redeposit
on the **bank** side by automatically determining a new interest at the time
of expiration of a term of the deposit account.

CONSTITUTION: This system is provided with a first storage means 9a where
the interest for each deposit **account** is stored, a **second** storage means
8b where an interest calculation formula preliminarily determined for each
deposit account is stored, and a third storage means 9c where **reference**

interest information independently determined by a **banking** organ is stored; and at the time of expiration of the term of the deposit **account** , a **new** interest is determined in accordance with **reference** interest information stored in the third storage means 9c and the interest calculation formula which is stored in the second storage means 9b and is preliminarily determined for each account, and the interest for each account stored in the first storage means 9a is rewritten with the new determined interest to automatically update the accout whose term expires.

19/5/24   (Item 24 from file: 347)
DIALOG(R)File 347:JAPIO
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03733471   **Image available**
AUTOMATIC CASH TRANSACTION DEVICE

ABSTRACT
PURPOSE: To obtain a device not requiring a magnetic card and a password number by providing a means to convert a voice inputted by an operator to a digital signal, and a means to confirm the operator by analyzing the digital signal.

CONSTITUTION: When the operator inputs the voice to a microphone 2 in an automatic cash transaction device 1, a voice transaction signal is introduced to a host device 9 via a voice input processing part 3, a control part 4, and a communication processing part 5. The host device 9 confirms the operator by collating voice feature data in the voice transaction signal with voice feature data stored in advance, and finds out **account** information **established** by the above operator. Thence, the validity of a transaction content can be **confirmed** by the **account** information and the transaction data deduced from the above, and instruction information is sent out to the control part 4 via the communication processing part 5. The control part 4 issues the instruction of input/output of money to an input/output part 8 according to return information.

19/5/25   (Item 25 from file: 347)
DIALOG(R)File 347:JAPIO
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03464363   **Image available**
AUTOMATIC TRANSACTION DEVICE

ABSTRACT

PURPOSE: To automatically **open** a **new** **account** or cancel the **account**
via a machine by **verifying** the person himself/herself based on a photo
of his/her face photographed by a video camera and that attached to an
identification card.

CONSTITUTION: A comparison means 6 compares an image pattern of the face of
a customer photographed by a video camera 4 with that of a photo of the
customer's face read by a document reader 2. When the coincidence is
obtained between both image patterns, the person himself/herself is
confirmed . Thus, a **new** **account** of the customer is **opened** or
cancelled. In such a constitution, a **new** **account** is automatically
opened or cancelled by a machine with no manual operation required. Then
the business tasks are rationalized at the window.

 19/5/26   (Item 26 from file: 347)
DIALOG(R)File 347:JAPIO
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03371971   **Image available**
AUTOMATIC TRANSACTION APPARATUS

ABSTRACT

PURPOSE: To shorten a transaction time by constituting the title apparatus
of the **first** means reading account data, a means judging the presence
range of the character and figure of an **account** **confirming** medium, the
second means reading the character and figure of the **account**
confirming medium and a means printing the character and figure.

CONSTITUTION: A card C is inserted in a card insertion port 6. The
transaction account number and password number of the card C are read by a
magnetic head 34 and the results are outputted to a control part 57. The
control part 57 judges the transactions in a loan account on the basis of
the transaction account number read from a magnetic stripe Cb and judges
that an embossed part E is positioned on an upper side. An emboss reading
control circuit 55 reads only the range indicated by the control part 57 to
output the result to the control part 57 while the control part 57 stores
said result in an internal memory. A customer inputs a password number and
a main control part 11 collates the inputted password number with the
password number read from the magnetic stripe Cb and judges that
transactions are possible when coincidence is judged to input a payment
amount. A printing head 41 prints the transaction results and the content
of the embossed part E of the card C on journal paper

03371970   **Image available**
AUTOMATIC TRANSACTION APPARATUS

PUB. NO.:   03-034870 [JP 3034870 A]
PUBLISHED: February 14, 1991 (19910214)
INVENTOR(s):   MORI TAKAO
                KIMURA TERUAKI
APPLICANT(s):   TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
                (Japan)
APPL. NO.:   01-169613 [JP 89169613]
FILED: June 30, 1989 (19890630)
INTL CLASS: [5] B41J-003/44; B41J-013/26; B41J-021/16; G06F-015/30 ;
                G07D-009/00
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4
                (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: M, Section No. 1107, Vol. 15, No. 168, Pg. 132,
                April 26, 1991 (19910426)

ABSTRACT

PURPOSE: To perform printing in the same direction independent of different
transaction items by constituting the title apparatus of the first means
reading account data, a means judging the direction of the character and
figure of an account   confirming medium, the second means reading the
character and figure and a means printing the character and figure in the
judged direction.

CONSTITUTION: A card C is inserted in a card insertion port 6. The
transaction account number and password number of the magnetic stripe Ca of
the card C are read by a magnetic head 34 and the results are outputted to
a control part 57. The control part 57 judges the transactions in a loan
account on the basis of the read transaction account number to judge that
the characters of an embossed part E are inverted. An emboss reading
control circuit 55 reads the characters of the embossed parts E to output
the result to the control part 57 which in turn stores said result in an
internal memory. A customer inputs his password number and a main control
part 11 collates the inputted password number with the password number read
from a magnetic strip Cb and, when coincidence is judged, said control part
11 judges that transactions are possible to input a payment amount. A
printing head 41 prints the transaction result and the content of the
embossed part E in the same direction independent of transaction items

03227172   **Image available**
AUTOMATIC PERSONAL IDENTIFICATION NUMBER REGISTRATION DEVICE

PUB. NO.:   02-202672 [JP 2202672 A]
PUBLISHED: August 10, 1990 (19900810)
INVENTOR(s):   FURUHASHI HIROTO
APPLICANT(s):   OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or
                Corporation), JP (Japan)
APPL. NO.:   01-020762 [JP 8920762]
FILED: February 01, 1989 (19890201)
INTL CLASS: [5] G06F-015/30 ; G07D-009/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4
                (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking); R131
                (INFORMATION PROCESSING -- Microcomputers & Microprocessers

ABSTRACT

PURPOSE: To make manual operation unnecessary for the registration of a
personal identification number by providing a personal identification
number temporarily storing means, a **comparing** .collating means, an
account opening means, a card stocker and a means to write information
for a card in a cash card.

CONSTITUTION: A customer inputs the personal identification number by using
a personal identification number inputting means 401 installed at a display
4. A processor 1 stores temporarily this inputted personal identification
number in the personal identification number temporarily storing means 501
installed at a memory 5. Next, it displays indication to urge re-input, and
the customer re-inputs again the same number as the personal identification
number inputted before by using the means 401. The comparing means 101
compares and collates this re-inputted number with the number stored in the
means 501. This is for preventing the personal identification number
different from the thought of the customer from being registered. In the
case of coincidence, data processing for **opening** a **new account** is
executed by the **account opening** means 102.

 19/5/29   (Item 29 from file: 347)
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02502079   **Image available**
AUTOMATIC TELLER MACHINE

ABSTRACT

PURPOSE: To eliminate a recording medium such as a **banknote** dedicated to
recording transaction information by using a portable storing medium as a
transaction medium and storing the transaction information in the storage
circuit of the portable storing medium.

CONSTITUTION: An account balance that a card reader 12 reads out of the
portable storing medium is transmitted to a main control part 11. It
 compares   the transmitted **account** balance with a paid account held in a
RAM, judges whether the paid account lies within a payable range or not,
starts outputting cash with the aid of a money I/O unit 14, and pays out
cash corresponding to the inputted paid account. Then the main control part
11 stores the **current** transaction information in the storage circuit of
the portable information storing medium through a card processor 12, and a
new account as well.

 19/5/30   (Item 30 from file: 347)
DIALOG(R)File 347:JAPIO
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02100962   **Image available**
AUTOMATIC ACCOUNTS INFORMATION MULTI-JOURNALIZING METHOD BASED UPON PATTERN

CODE

ABSTRACT

PURPOSE: To efficiently and easily enable any person to execute precise
accounts processing by previously registering a concrete journalizing
pattern in a file and referring a journalizing pattern coincident with
the pattern of journalizing data.

CONSTITUTION: The concrete journalizing pattern is previously formed on the
basis of a forecasted journalizing pattern and a direct pattern name and a
code No. appropriate to data to be journalized are registered in a register
card 1 so that the formed pattern can be easily extracted. The journalizing
pattern is constituted by displaying all forecasted deptor and creditor
items belonging to the pattern and their item code Nos. and entering the
amount while properly selecting a necessary item in accordance with the
accounts data. When the accounts data are generated, the registered
journalizing pattern having the same pattern as that of the accounts data
is referred to form a new journalized accounts data directly.

 19/5/31   (Item 31 from file: 347)
DIALOG(R)File 347:JAPIO
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ABSTRACT

PURPOSE: To authorize an electronic card on which plural pieces of
 individual authorization information are stored securely by reading one
optionally specified pieces of individual authorization information and
deciding whether the information is approved or not.

CONSTITUTION: The electronic card is loaded in an individual card
 authorizing device and a password number is inputted on its keyboard and
sent to the electronic card, and the number is compared with the password
number set in PIN memory, thereby displaying an OK signal when they
coincide with each other . Then, a number corresponding to a desired
credit card company is inputted and sent to the electronic card to read the
company code corresponding to the number out of an individual
 authorization information memory to check whether the company code is

registered in an associative card company memory or not. When it is judged that the company is registered, the account number of the company is read out of the electronic card and compared with the storage contents of an ineffective card account number list memory; when it is judged that the account number is not an ineffective **account** number, a normal transaction is **started** .

19/5/32   (Item 32 from file: 347)
DIALOG(R)File 347:JAPIO
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01541782   **Image available**
TERMINAL CONTROL SYSTEM

PUB. NO.:   60-020282 [JP 60020282 A]
PUBLISHED: February 01, 1985 (19850201)
INVENTOR(s):   HOSOE TETSUO
                SASAKI HIROMITSU
                ITO KAZUICHI
                OKUDE KAZUO
                HONMA HIROSHI
APPLICANT(s):   HITACHI LTD [000510] (A Japanese Company or Corporation), JP
                (Japan)
APPL. NO.:   58-127613 [JP 83127613]
FILED: July 15, 1983 (19830715)
INTL CLASS: [4] **G06F-015/30**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic **Banking**)
JOURNAL: Section: P, Section No. 364, Vol. 09, No. 141, Pg. 58, June
                15, 1985 (19850615)

ABSTRACT
PURPOSE: To eliminate the necessities of an operation for the zero proofing, by matching and collating a payable account with a payment amount breakdown data and outputting the payment amount type breakdown data with the payment designation after the reply concerning the ''able to be paid'' from a central device.

CONSTITUTION: When the payment demand account is inputted from an operation part 1, it is displayed at a display part 2, and the payment demand account data is stored in a payable account preserving register 5. The ''able to be paid'' and ''unable to be paid'' data is returned from the central device 7. Thereby, the control part 3 displays the error at the display part 2 at the time of the ''unable to be paid'' data. At the time of the ''able to be paid'' data, the portion checks whether or not the payable amount data is added in the data. When the data is added, the payable account data is stored to the payable **account** preserving register 5. The proof **establishment** is displayed by **comparing** the **account** and the **account** of an amount type breakdown register 6.